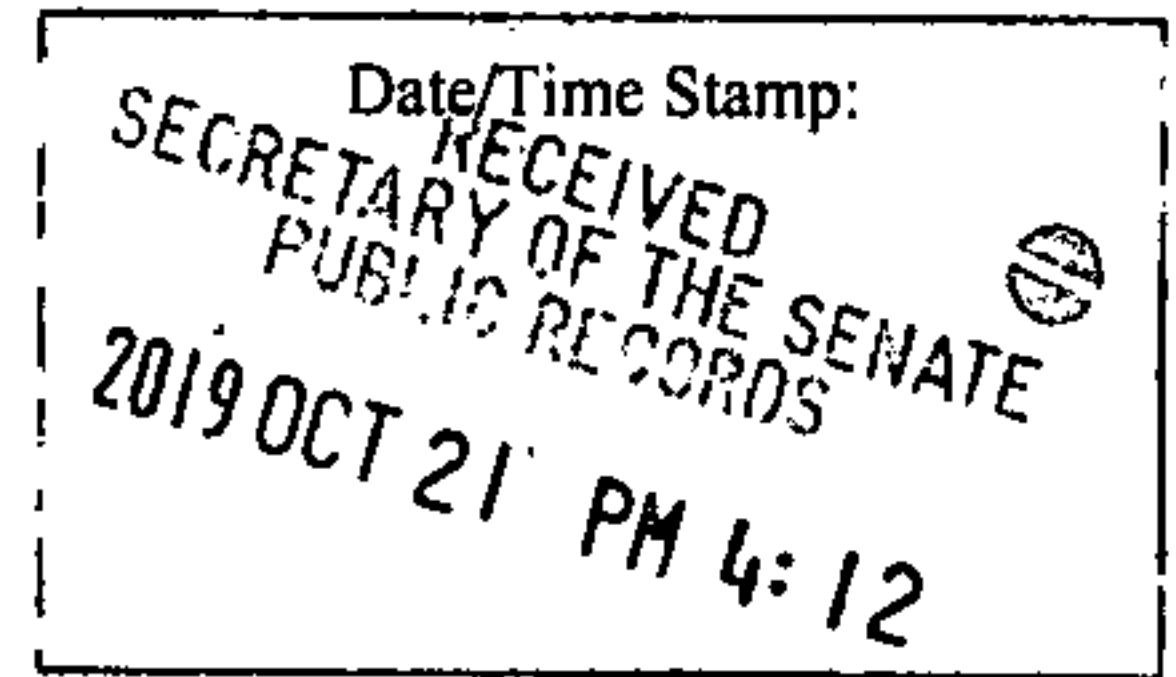


Date: Time Stamp: **RECEIVED**
SECRETARY OF THE SENATE
PUBLIC RECORDS

57 00 00 00 00 00 00 00 00 00 00 00 00

Employee Post-Travel Disclosure of Travel Expenses



Post-Travel Filing Instructions: Complete this form within 30 days of returning from travel. Submit all forms to the Office of Public Records in 232 Hart Building.

In compliance with Rule 35.2(a) and (c), I make the following disclosures with respect to travel expenses that have been or will be reimbursed/paid for me. I also certify that I have attached:

- ☒ The original *Employee Pre-Travel Authorization* (Form RE-1), **AND**
☒ A copy of the *Private Sponsor Travel Certification Form* with all attachments (itinerary, invitee list, etc.)

Private Sponsor(s) (list all): Conference of State Bank Supervisors

Travel date(s): September 30-October 2, 2019

Name of accompanying family member (if any): _____

Relationship to Traveler: ☐ Spouse ☐ Child

IF THE COST OF LODGING DID NOT INCREASE DUE TO THE ACCOMPANYING SPOUSE OR DEPENDENT CHILD, ONLY INCLUDE LODGING COSTS IN EMPLOYEE EXPENSES. (Attach additional pages if necessary.)

Expenses for Employee:

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses (Amount & Description)
<input type="checkbox"/> Good Faith Estimate	591.65	479.52	47.23	n/a
<input checked="" type="checkbox"/> Actual Amount				

Expenses for Accompanying Spouse or Dependent Child (if applicable):

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses (Amount & Description)
<input type="checkbox"/> Good Faith Estimate	n/a	n/a	n/a	n/a
<input type="checkbox"/> Actual Amount				

Provide a description of all meetings and events attended. See Senate Rule 35.2(c)(6). (Attach additional pages if necessary.): I attended all sessions in the attached agenda from the "Welcoming Remarks" at 8:15am on October 1st until the "Break" at 10:30am on October 2nd.

10/21/2019 Jordan J Ebert Jordan J Ebert
(Date) (Printed name of traveler) (Signature of traveler)

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER:

I have made a determination that the expenses set out above in connections with travel described in the *Employee Pre-Travel Authorization* form, are necessary transportation, lodging, and related expenses as defined in Rule 35.

10/21/2019
(Date)

Jerry Moran

(Signature of Supervising Senator/Officer)

Community Banking in the 21st Century

Research and
Policy Conference



Federal Reserve System | Conference of State Bank Supervisors (CSBS) | Federal Deposit Insurance Corp (FDIC)

Tuesday, Oct. 1

Welcoming Remarks

8:15 a.m.

Julie Stackhouse, executive vice president, Supervision,
Federal Reserve Bank of St. Louis

Bret Afdahl, director of banking, South Dakota Division of
Banking; chairman, CSBS

James Bullard, president and CEO, Federal Reserve Bank of
St. Louis

Opening Keynote

8:30 a.m.

Michelle Bowman, governor, Federal Reserve Board of
Governors

2019 CSBS National Survey of Community Banks

Presentation of Results

9:15 a.m.

Michael Stevens, senior executive vice president, CSBS

Alisha Sears, senior analyst, CSBS

Andrew Meyer, senior economist, Federal Reserve
Bank of St. Louis

Afternoon Keynote

12:30 p.m.

Jelena McWilliams, chairman, FDIC

Research Paper Session 2

1:15 p.m.

Local Shocks and Spillover Effects

Moderator: Thomas Siems, senior economist and director of
research, CSBS

Community Bank Discussant: Gary Petersen, chairman,
Cornerstone Bank, New Town, N.D.

Papers and Presenters:

*Capital Mobility and Regulation Frictions: Evidence from U.S.
Lottery Winners:* Carlos Parra, Pontifical Catholic University of Chile

*Natural Disasters, Loan Loss Accounting and Subsequent Lending:
Does Pro-Cyclical Loss Accounting Intensify Capital Constraints?*
Rajesh Vijayaraghavan, University of British Columbia

*Bank Branching Networks and Geographic Contagion of Oil Price
Shocks:* Teng Wang, senior economist, Federal Reserve Board of
Governors

Research Paper Session 1

10 a.m.

Small Business Lending

Moderator: Diane Ellis, director, Division of Insurance and
Research, FDIC

Community Bank Discussant: Lori Maley, president and CEO,
Bank of Bird-in-Hand, Bird-in-Hand, Penn.

Papers and Presenters:

*Who's Holding the Bag? Regulatory Compliance Pressure and
Bank Risk-Shifting?* Lamont Black, DePaul University

*To Ask or Not to Ask? Bank Capital Requirements and Loan
Collateralization:* Artashes Karapetyan, ESSEC Business School

Is There a Benefit from Reduced Regulation on Small Banks?
Francesco Vallascas, University of Leeds

Break

2:45 p.m.

Research Paper Session 3

3 p.m.

Responses to Changes in Regulation or Supervision

Moderator: Michael Gibson, director, Division of Supervision
and Regulation, Federal Reserve Board of Governors

Community Bank Discussant: Craig Goodlock, chairman and
CEO, Farmers State Bank of Munith, Munith, Mich.

Papers and Presenters:

Risk-shifting, Regulation and Government Assistance
Padma Sharma, Federal Reserve Bank of Kansas City

*Deregulation, Market Structure and the Demise of Old School
Banking:* Stefan Lewellen, Pennsylvania State University

Reliance on Third Party Verification in Bank Supervision
Yadav Gopalan, Indiana University

Lunch

11:30 a.m.

1
2
3
4
5
6
7
8
9
10
11
12
13
14

End of Day 1 **8 p.m.**

Air Travel: Jordan Ebert departs St. Louis on Southwest Air at 1:10 PM CT, arriving at DCA Southwest Air 4:10 PM ET